

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MISSOURI

In Re: Phillip & Ashlie Colbert	) Case No. 23-41539
	) Chapter 13
	)
Debtor	) Debtor's Memorandum
	) Confirmation Hearing: 08/03/23
	) Hearing Time and Place : 10:00am, 7 South

**Memorandum to 2<sup>nd</sup> Amended Plan, Schedules I & J, and Amended Means Test**

**COMES NOW Phillip & Ashlie Colbert Debtors** in Chapter 13, by and through their Attorney William Ridings, and for their Memorandum states as follows:

Debtor filed a 2<sup>nd</sup> Amended Plan to include the payment of their rental property, to increase their guarantee to unsecured creditors based on an amended means test, and to include direction on their annual bonus. They also amended schedule I to include a voluntary retirement contribution from Phillip, and an amended schedule j to reduce their food expenses so they could afford their plan payment.

Wherefore, Debtor prays this court to allow the amendments, and to confirm the Plan.

Dated: July 08, 2023

/s/ Will Ridings  
William Ridings, 38672MO  
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**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on July 08, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on July 08, 2023.

Phillip & Ashlie Colbert  
9380 Golden Gate Rd  
St. Louis, MO 63144

/s/ Will Ridings  
William Ridings MO38672